

EXHIBIT 4C

Videotaped Deposition of Gabriella K Dror

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CAUSE NO. 2010-27354

WELLS FARGO BANK, N.A., AS) IN THE DISTRICT COURT OF
TRUSTEE FOR OPTION ONE)
MORTGAGE LOAN TRUST)
2007-FXD1, ASSET-BACKED)
CERTIFICATES, SERIES)
2007-FXD1, BY ITS)
SERVICER-IN-FACT,)
SPECIALIZED LOAN)
SERVICING, LLC,)
Plaintiff,)
)
VS.) 270TH JUDICIAL DISTRICT
)
BOULEVARD PROPERTIES)
CORPORATION, DANIEL DROR,)
II, DANIEL DROR, AND)
GABRIELA KRKOSKOVA DROR,)
Defendants.) HARRIS COUNTY, TEXAS

ORAL AND VIDEOTAPED DEPOSITION OF
GABRIELA KRKOSKOVA DROR
SEPTEMBER 7, 2012

ORAL AND VIDEOTAPED DEPOSITION of GABRIELA

KRKOSKOVA DROR, produced as a witness at the instance
of the Plaintiff/Counter-Defendant Wells Fargo, Trustee,
and duly sworn, was taken in the above-styled and
numbered cause on the 7th day of September, 2012, from
3:53 p.m. to 4:09 p.m., before Yvette Perrodin, CSR
in and for the State of Texas, reported by machine
shorthand, at the offices of Hughes, Watters, Askanase,
L.L.P., Three Allen Center, 333 Clay, 29th Floor,
Houston, Texas, pursuant to the Texas Rules of Civil
Procedure and the stipulations of counsel as set out
herein or attached hereto.

Videotaped Deposition of Gabriella K Dror

		Page 2	Page 4
1	APPEARANCES		
2			
3	FOR THE PLAINTIFFS:		THE VIDEOGRAPHER: Today's date is
4	Mr. C. Ed Harrell		September 7th, 2012. We're on the record at 3:53,
5	HUGHES, WATTERS, ASKANASE, L.L.P.		start Tape 1.
6	Three Allen Center		GABRIELA KRKOSKOVA DROR,
7	333 Clay, 29th Floor		having been first duly sworn, testified as follows:
8	Houston, Texas 77002		EXAMINATION
9	Phone: (713) 759-0818		BY MR. HARRELL:
10	Fax: (713) 759-6834		Q. Would you give us your name, please, ma'am?
11	FOR THE DEFENDANTS DANIEL DROR, II, DANIEL DROR, AND		A. Gabriela Dror.
12	GABRIELA KRKOSKOVA DROR:		Q. Have you ever had your deposition taken
13	Mr. Neal D. Cannon, Jr.		before, Ms. Dror?
14	NEAL CANNON & ASSOCIATES, P.C.		A. No.
15	921A Heights Boulevard		Q. I'll give you a brief description of the
16	Houston, Texas 77008		process. I'm going to ask some questions; I'll try
17	Phone: (713) 260-3900		to make them understandable. If you don't understand
18	Fax: (713) 260-3902		me, tell me, and I'll try to rephrase it. And then
19	FOR THE DEFENDANT BOULEVARD PROPERTIES CORPORATION:		you will answer my question, and the court reporter
20	Mr. Leonard H. Simon		is going to take it down, the videographer is filming
21	PENDERGRAFT & SIMON		you on the screen, just like a video.
22	2777 Allen Parkway, Suite 800		And so I'm -- this is a formal
23	Houston, Texas 77019		proceeding. You've been sworn to tell the truth. Do
24	Phone: (713) 528-8555		you understand what the oath is?
25	Fax: (832) 202-2810		A. Yes.
1	ALSO PRESENT:		MR. CANNON: And speak up just a little
2	Mr. Mark Hendrix - Videographer		bit, Gabriela.
3	Ms. Kathy Conn		
4	Mr. Daniel Dror		
		Page 3	Page 5
1	INDEX		THE WITNESS: Okay.
2		PAGE	A. Yes.
3	Stipulations	1	Q. (BY MR. HARRELL) The videographer will tell
4	Appearances	2	us if you're not speaking loud enough, but it will be
5			helpful if you can just enunciate a little bit more.
6	GABRIELA KRKOSKOVA DROR		Do you know anything about this lawsuit
7	Examination by Mr. Harrell	4	or why you've been made a party to the lawsuit?
8	Examination by Mr. Simon	15	A. Very briefly.
9	Examination by Mr. Cannon	18	Q. Do you understand that, at one time, you
10			had -- you and your husband had a life estate in the
11	Signature and Changes	20	North Boulevard Property?
12	Reporter's Certificate	22	A. I believe so.
13			Q. I mean, do you -- do you understand that, or
14			do you have any understanding of that?
15			A. I was told we had a life estate.
16			Q. Okay. When were you told that?
17			A. I don't remember.
18			Q. When were you and Daniel Dror married, if you
19			recall?
20			A. January 25, 2005.
21			Q. Had you been living together, before you were
22			married?
23			A. Pardon me. Can you repeat it?
24			Q. Were you living together, before you got
25			married?

2 (Pages 2 to 5)

Videotaped Deposition of Gabriella K Dror

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1 A. No.	1 A. Yes.	2 Q. You have a child together. Is that correct?	2 Q. Have you ever met -- met Mr. Dror's brother,
2 Q. You have a child together. Is that correct?	3 Elkana?	3 A. Yes, that's correct.	4 A. I met him once.
3 A. Yes, that's correct.	5 Q. When did you meet him?	4 Q. When was your son born?	5 Q. When did you meet him?
4 Q. When was your son born?	6 A. I don't remember.	5 A. December 21, 2004.	6 A. I don't remember.
5 A. December 21, 2004.	7 Q. Was it before your son was born or after your	6 Q. I'm not trying to pry, but I'm just needing	7 Q. Was it before your son was born or after your
6 Q. I'm not trying to pry, but I'm just needing	8 son was born?	7 to ask some questions.	8 son was born?
7 to ask some questions.	9 A. After David was born.	8 So your testimony is, before 2004, you	9 A. After David was born.
8 So your testimony is, before 2004, you	10 Q. Where -- did you meet him in -- in Texas, did	9 did not reside with Mr. Dror. Is that correct?	10 you meet him in Brazil, or what?
9 did not reside with Mr. Dror. Is that correct?	11 A. Texas.	10 A. That's correct.	11 A. Texas.
10 A. That's correct.	12 Q. How old was your son when you met Mr. Elkana?	11 Q. When did you begin residing with Ms. Dror?	12 Q. When did you begin residing with Ms. Dror?
11 Q. When did you begin residing with Ms. Dror?	13 A. I don't remember exactly. He was little.	12 A. Probably about a month after David was born.	13 A. I don't remember exactly. He was little.
12 A. Probably about a month after David was born.	14 Q. Is -- what was the occasion for you meeting	13 Q. Okay. So about the time of your --	14 Q. Is -- what was the occasion for you meeting
13 Q. Okay. So about the time of your --	15 Mr. Elkana?	14 A. After we got married.	15 Mr. Elkana?
14 A. After we got married.	16 A. That family trip.	15 Q. Yeah, okay.	16 A. That family trip.
15 Q. Yeah, okay.	17 Q. Socially?	16 A. Just about.	17 Q. Socially?
16 A. Just about.	18 Let me ask you this way.	17 Q. To your understanding, has Mr. Dror always	18 Let me ask you this way.
17 Q. To your understanding, has Mr. Dror always	19 A. That family trip.	18 lived -- for the last 20-plus years, has he lived at	19 Q. Who was there, on behalf of the family?
18 lived -- for the last 20-plus years, has he lived at	20 Q. Who was there? You said it was a family	19 the North Boulevard home?	20 A. I was told, yes.
19 the North Boulevard home?	21 trip. Who was the family that was with him?	20 MR. SIMON: Objection; form.	21 Q. (BY MR. HARRELL) That's what your
20 MR. SIMON: Objection; form.	22 A. That's correct.	21 understanding is. Correct?	22 understanding is. Correct?
21 A. I was told, yes.	23 A. That's correct.	22 Q. (BY MR. HARRELL) That's what your	23 A. That's correct.
22 Q. (BY MR. HARRELL) That's what your	24 Q. When you moved in to the North Boulevard	24 understanding is. Correct?	24 Q. When you moved in to the North Boulevard
23 understanding is. Correct?	25 A. Elkana, his wife, children, uh-huh.	25 A. Elkana, his wife, children, uh-huh.	25 A. Elkana, his wife, children, uh-huh.
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1 property, it was Mr. Dror, you, and the baby. True?	1 Q. Is he older or younger than Mr. Dror, your	1 property, it was Mr. Dror, you, and the baby. True?	1 Q. Is he older or younger than Mr. Dror, your
2 A. I'm sorry. Can you repeat it, again?	2 husband?	2 A. I'm sorry. Can you repeat it, again?	2 husband?
3 Q. Sure.	3 A. I don't know exactly. I believe younger.	3 Q. Sure.	3 A. I don't know exactly. I believe younger.
4 In approximately January of 2005, you	4 Q. Do you know anything about his business or	4 In approximately January of 2005, you	4 Q. Do you know anything about his business or
5 moved in to the North Boulevard property with your	5 businesses?	5 son?	5 businesses?
6 son?	6 A. No.	6 A. I don't remember the exact time, but, yes,	6 A. No.
7 A. I don't remember the exact time, but, yes,	7 Q. Do you know anything about Boulevard	7 after David was born, sometimes -- sometime after	7 Q. Do you know anything about Boulevard
8 after David was born, sometimes -- sometime after	8 Properties?	8 that I moved.	8 Properties?
9 that I moved.	9 A. Not very much.	9 Q. Before you moved in -- you and your son moved	9 A. Not very much.
10 Q. Okay. The two of -- the two of you moved,	10 Q. What do you know about Boulevard Properties?	10 into North Boulevard, Mr. Dror lived there by	10 Q. What do you know about Boulevard Properties?
11 you and the baby. Correct?	11 A. Really not -- not -- I just know that it	11 himself. True?	11 A. Really not -- not -- I just know that it
12 A. Yes, uh-huh.	12 exists, but I don't really know the details of it.	12 himself. True?	12 exists, but I don't really know the details of it.
13 Q. Yeah. And with you and the baby there, there	13 Q. Do you know that your husband has federal	13 A. I don't know exactly.	13 Q. Do you know that your husband has federal
14 were three people living at North Boulevard. True?	14 income tax liens against him?	14 income tax liens against him?	14 income tax liens against him?
15 A. I cannot really answer the exact way,	15 A. I -- I don't know exactly.	15 A. I -- I don't know exactly.	15 A. I -- I don't know exactly.
16 because -- if you rephrase that question, I can	16 Q. Do you know what a federal income tax lien	16 Q. Do you know what a federal income tax lien	16 Q. Do you know what a federal income tax lien
17 answer.	17 is?	17 is?	17 is?
18 Q. Before you moved in -- you and your son moved	18 A. Yes.	18 A. Yes.	18 A. Yes.
19 into North Boulevard, Mr. Dror lived there by	19 Q. Have you ever seen any kind of documents of	19 Q. Have you ever seen any kind of documents of	19 Q. Have you ever seen any kind of documents of
20 himself. True?	20 federal income tax liens against your husband?	20 federal income tax liens against your husband?	20 federal income tax liens against your husband?
21 A. I don't know exactly.	21 A. Not that I remember.	21 A. Not that I remember.	21 A. Not that I remember.
22 Q. Fair enough.	22 Q. If mail comes addressed to Mr. Dror, at	22 Q. If mail comes addressed to Mr. Dror, at	22 Q. If mail comes addressed to Mr. Dror, at
23 A. Uh-huh.	23 1412 North Boulevard, from the IRS, do you open it,	23 1412 North Boulevard, from the IRS, do you open it,	23 1412 North Boulevard, from the IRS, do you open it,
24 Q. But when you and your son moved there, it was	24 or do you give it to your husband?	24 or do you give it to your husband?	24 or do you give it to your husband?
25 Mr. Dror, you, and your son living there. Correct?	25 A. I give it to my husband.	25 A. I give it to my husband.	25 A. I give it to my husband.

3 (Pages 6 to 9)

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1	MR. CANNON: One other question.	1	CHANGES AND SIGNATURE
2	Gabriela --	2	Witness: GABRIELA KRKOSKOVA DROR Date: 09/07/12
3	MR. HARRELL: No, you passed. You don't	3	PAGE LINE CHANGE REASON
4	get another chance.	4	_____
5	EXAMINATION	5	_____
6	BY MR. CANNON:	6	_____
7	Q. Gabriela, does Daniel Dror, II, have any	7	_____
8	furniture at the North Boulevard house?	8	_____
9	A. Yes.	9	_____
10	MR. HARRELL: Object; form.	10	_____
11	A. He does.	11	_____
12	Q. (BY MR. CANNON) Would you tell us what he has	12	_____
13	there?	13	_____
14	A. He has lots of things, lots of furniture. He	14	_____
15	has motorcycles, some boxes in the garage. He has	15	_____
16	plenty things.	16	_____
17	Q. And furniture in the house?	17	_____
18	A. Yes, uh-huh.	18	_____
19	Q. Okay.	19	_____
20	MR. CANNON: I'll reserve any other	20	_____
21	questions.	21	_____
22	MR. SIMON: No further questions.	22	_____
23	MR. HARRELL: Done.	23	_____
24	Thank you, ma'am. Appreciate it.	24	_____
25	THE VIDEOGRAPHER: We're off the record,	25	_____
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1	4:09, ending Tape 1.	1	I, GABRIELA KRKOSKOVA DROR, have read the
2	(Proceedings concluded/recessed at	2	foregoing deposition and hereby affix my signature
3	4:09 p.m.)	3	that same is true and correct, except as noted above.
4		4	
5		5	
6		6	
7		7	GABRIELA KRKOSKOVA DROR
8		8	
9		9	THE STATE OF TEXAS)
10		10	COUNTY OF _____)
11		11	Before me, _____, on this day
12		12	personally appeared GABRIELA KRKOSKOVA DROR, known to
13		13	me (or proved to me under oath or through
14		14	_____ (description of identity card or
15		15	other document) to be the person whose name is
16		16	subscribed to the foregoing instrument and
17		17	acknowledged to me that they executed the same for
18		18	the purposes and consideration therein expressed.
19		19	Given under my hand and seal of office this
20		20	_____ day of _____, 2012.
21		21	
22		22	
23		23	
24		24	Notary Public in and for
25		25	the State of Texas

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Videotaped Deposition of Gabriella K Dror

<p style="text-align: right;">Page 22</p> <p>1 CAUSE NO. 2010-27354 2 WELLS FARGO BANK, N.A., AS IN THE DISTRICT COURT OF TRUSTEE FOR OPTION ONE) 3 MORTGAGE LOAN TRUST) 2007-FXDI, ASSET-BACKED) 4 CERTIFICATES, SERIES) 2007-FXDI, BY ITS) 5 SERVICER-IN-FACT,) SPECIALIZED LOAN) 6 SERVICING, LLC,) Plaintiff,) 7) VS.) 270TH JUDICIAL DISTRICT 8) BOULEVARD PROPERTIES) 9 CORPORATION, DANIEL DROR,) II, DANIEL DROR, AND) 10 GABRIELA KRKOSKOVA DROR,) Defendants.) HARRIS COUNTY, TEXAS</p> <p>11 12 REPORTER'S CERTIFICATION 13 DEPOSITION OF GABRIELA KRKOSKOVA DROR 14 SEPTEMBER 7, 2012 15 16 I, Yvette M. Perrodin, Certified Shorthand Reporter in and for the State of Texas, hereby certify to the following: 17 That the witness, GABRIELA KRKOSKOVA DROR, was 18 duly sworn by the officer and that the transcript of 19 the oral deposition is a true record of the testimony 20 given by the witness; 21 That the deposition transcript was submitted on 22 _____ to the witness or to the attorney 23 for the witness for examination, signature and return</p>	<p style="text-align: right;">Page 24</p> <p>1 Certified to by me this _____ day of 2 _____, 2012. 3 4 5 6 Yvette M. Perrodin, CSR #8122 CSR Expiration: 12-31-2013 Liberty Litigation Support 7 7171 Highway 6 N., Suite 200 Houston, Texas 77095 8 Phone: (832) 427-5460 Fax: (713) 533-8997 9 Firm Registration No. 708 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25</p>
<p style="text-align: right;">Page 23</p> <p>1 to me by _____, 2012. 2 That the amount of time used by each party at the 3 deposition is as follows: 4 MR. C. ED HARRELL (13 Minutes) 5 MR. NEAL D. CANNON, JR. (1 Minutes) 6 MR. LEONARD H. SIMON (2 Minutes) 7 That pursuant to information given to the 8 deposition officer at the time said testimony was 9 taken, the following includes counsel for all parties 10 of record: 11 Mr. C. Ed Harrell, Counsel for Plaintiff/Counter-Defendant Wells Fargo, Trustee 12 Mr. Neal D. Cannon, Jr., Counsel for Defendants Daniel Dror, II, Daniel Dror, and Gabriela Krkoskova 13 Dror 14 Mr. Leonard H. Simon, Counsel for Defendant Boulevard Properties Corporation 15 I further certify that I am neither counsel for, related to, nor employed by any of the parties or attorneys in the action in which this proceeding was taken; and further, that I am not financially or otherwise interested in the outcome of the action. 16 Further certification requirements pursuant to Rule 203 of TRCP will be certified to after they have occurred.</p>	<p style="text-align: right;">Page 25</p> <p>1 FURTHER CERTIFICATION UNDER RULE 203 TRCP 2 The original deposition was/was not returned to 3 the deposition officer on _____; 4 If returned, the attached Changes and Signature 5 page contains any changes and the reasons therefor; 6 If returned, the original deposition was 7 delivered to Mr. C. Ed Harrell, Custodial Attorney; 8 That \$ _____ is the deposition officer's 9 charges to the Plaintiff/Counter-Defendant 10 Wells Fargo, Trustee, for preparing the original 11 deposition transcript and any copies of exhibits; 12 That the deposition was delivered in accordance 13 with Rule 203.3, and that a copy of this certificate 14 was served on all parties shown herein on 15 _____ and filed with the Clerk. 16 Certified to by me this _____ day of 17 _____, 2012.</p> <p>18 19 20 21 Yvette M. Perrodin, CSR #8122 CSR Expiration: 12-31-2013 Liberty Litigation Support 22 7171 Highway 6 N., Suite 200 Houston, Texas 77095 23 Phone: (832) 427-5460 Fax: (713) 533-8997 24 Firm Registration No. 708 25</p>

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Liberty Litigation Support
 Phone: 713-581-8227 Fax: 713-533-8997